

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re:	Patent Application of Francis E. DiBacco	: Group Art Unit: : :
Appln. No.:		: Examiner: : :
Filed:	Herewith	: : :
For:	<b>AUTOMATED SYSTEM FOR FOR ANALYZING CHARGES AND CREDITS OF BANKS AND OTHER FINANCIAL INSTITUTIONS</b>	: Attorney Docket : <b>No. 10334-1US</b> : :

Assistant Commissioner for Patents  
Washington, DC 20231  
ATTENTION: Deputy Assistant Commissioner for Patents

**PETITION TO ACCEPT COLOR DRAWINGS OR PHOTOGRAPHS**  
**(37 C.F.R. § 1.84(a)(2) and (b)(2))**

1. This Petition is for the acceptance of color drawings (37 C.F.R. § 1.84(a)(2)) and photographs (37 C.F.R. § 1.84(b)(20)).
2. Attached hereto are three (3) sets of color drawings and photographs.
3. The Specification, as originally filed, contains the required reference to color drawings. See page 4, line 31 through page 5, line 2.
4. The reasons for the need for color drawings or photographs in this application are as follows. An important feature of the present invention is that the software generates numerous reports which explain in layman's terms exactly how bank service charges are broken down. The reports are presented in color, thereby making it simple for even a novice to elicit the needed information. For example, the Earnings Credit Analysis in Fig. 3 color codes basis point shaved, to indicate abnormal bank activity. The color coding also enhances the readability of

selected screen shots. The color coding is applied to text, and not objects, in the figures that show report tables. Thus, it is not possible to use approved drafting symbols for the different colors.

5. The Petition fee required to waive the requirements of 1.84 (37 C.F.R. § 1.17 (I)) is paid as follows:

☒ Attached is a check for the sum of \$130.00.

Respectfully submitted, .

**FRANCIS E. DiBACCO**

July 11, 2000 By: Clark Jablon  
(Date)  
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Enclosures